

ABSTRACT

Disclosed are method and system for approving electronic payment using SMS including URL callback.

Using this method, possession of a mobile terminal is very simply checked for approval of the payment using the mobile terminal. That is to say, if a payment approving server transmits SMS including URL callback to the mobile terminal of a purchaser and the purchaser accesses wireless Internet with the URL callback without inputting any certification number, the payment approving server extracts a mobile terminal number from WAP data packet transmitted from the mobile terminal accessed to the wireless Internet and then checks whether the purchaser possesses the mobile terminal.

In addition, a purchaser-identifying authentication code requiring security is not transmitted via the electronic shopping mall server, but directly input to the payment approving server through the wireless Internet, thereby ensuring safe electronic payment.